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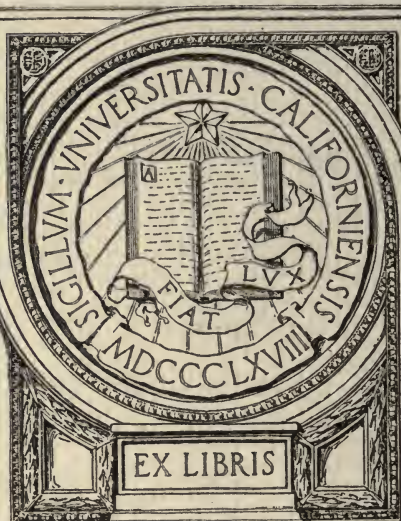
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INQUIRY  
INTO  
THE COST OF LIVING  
IN AUSTRALIA,  
1910-11.

BY

G. H. KNIBBS, C.M.G.,  
FELLOW OF THE ROYAL STATISTICAL SOCIETY, ETC.,  
COMMONWEALTH STATISTICIAN.

PUBLISHED UNDER THE AUTHORITY OF  
THE HONOURABLE KING O'MALLEY, M.P.,  
MINISTER FOR HOME AFFAIRS.

DECEMBER, 1911.



By authority : McCarron, Bird & Co., Printers, 479 Collins Street, Melbourne.





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# INQUIRY INTO THE COST OF LIVING IN AUSTRALIA.

## § 1. Introduction.

1. **Nature of Inquiry.**—In view of the desirability of obtaining reliable and comprehensive information in regard to the cost of living in Australia, a special inquiry was undertaken by the Commonwealth Bureau of Census and Statistics, covering the period from the 1st July, 1910, to the 30th June, 1911. The requisite data upon which the results of this inquiry are based were obtained by distributing among householders throughout the Commonwealth, copies of a small account book in which provision was made for entering, for each week of the period referred to, particulars of income and expenditure under certain specified headings.

After a careful examination of the methods adopted and procedure followed in similar inquiries in other countries, and so soon as the necessary books and instructions had been drafted and printed, notices were inserted in the daily press throughout the Commonwealth directing attention to the projected inquiry, its scope and purpose; communications were also addressed to the Trades and Labour Councils in the several States, seeking their co-operation and assistance in the distribution of the weekly account books. In consequence of the press notices a large number of requests was received for books to be forwarded, while several of the Trades and Labour Councils expressed their willingness to distribute the books among their members.

2. **Distribution of Budget Books.**—The distribution of the books was effected in June, 1910, the total number despatched from the Bureau being approximately 1500; of that number only 222 were returned after the end of June, 1911, filled in either in part or in whole for the period of 52 weeks under review. It was found necessary to reject 10 books as unsuitable for various reasons, such as incompleteness or obvious inaccuracy, so that the contents of 212 books were available as a basis for the compilation of the information furnished herein. Nearly all these appear to have been kept with considerable care, and the thanks of the Bureau are due to those who have taken so much trouble to assist in the investigation.

It is a matter for regret that so small a proportion (about 14 per cent.) of the books distributed was returned, though it must be admitted that the labour entailed in keeping the desired records for the whole period is somewhat heavy. In future investigations of this kind it is probable that the period dealt with will be considerably curtailed with a view to increasing the number of budgets available for analysis.

It may be observed that the distribution of the books was not in any way restricted, either in regard to the nature of the occupation of the head of the family or to income received. It was hoped that the number and nature of the returns would be such as would enable the results to be presented both for various classes of occupations and for different ranges of income. As will be seen later, however, owing to the small number of budgets available, it was considered desirable to present the results without any classification of occupations, and with only a very limited classification as to amount of income. Inasmuch as the families for which budgets were obtained were distributed over the six States, and the proportion in each State corresponds fairly closely to its population and importance

in an industrial sense, and owing to the fact that the families are not restricted with reference to any particular industry, it is believed that the results of the inquiry are fairly representative of the conditions existing among the majority of the community. While individual budgets may not be absolutely accurate, it can safely be assumed that averages based on any considerable number of statements represent the true facts with substantial accuracy. In any instances where the averages are based upon a small number of families they should of course be accepted with due caution, for though the family statements may be accurate, the averages may not include a sufficiently large number to fairly represent the class to which they refer.

In this connection it should be observed that the value of any inquiry as to cost of living based upon the voluntary keeping of budgets by householders is to some extent limited by the fact that such budgets are more likely to be kept by the frugal and thrifty than the liberal and generous. The consequence is that the results deduced from these budgets—other things being equal—tend to be on the low, rather than the high, side.

## § 2. The Householder's Budget.

1. **Family Conditions.**—The weekly account books issued to householders contained in all 56 pages, 4 in. by 6½ in. in size, bound in flexible board covers. On the inside of the front cover attention was drawn to the facts (a) that the book was the property of, and when complete should be returned to, the Commonwealth Bureau of Census and Statistics; (b) that the information furnished would be treated as strictly confidential; and (c) that the name of the person furnishing the budget need not be specified in the book where any objection was felt to so doing. The first page of the book was devoted to the purpose of ascertaining particulars of locality and of family conditions, and was in the following form :—

### WEEKLY STATEMENTS OF INCOME AND EXPENDITURE, 1910 - 11 (Examples enclosed herewith.)

State.....

Town or nearest Post Town .....

Number and Ages of Children living at home :

.....

Number and Ages of Children not living at home who are a charge on the family:

.....

\*Occupation of Husband .....

Occupations (if any) of Wife .....

Occupations (if any) of Children .....

.....

\* State occupation very fully, as "Carpenter, Jam Factory;" "Labourer, Sawmill;" "Engine-driver, Gas Works," &c.



The object of the first two lines as to locality was to permit of a classification of the results according to geographical distribution; this has only been carried out according to distribution in the several States. The information as to number and ages of children was required for classification purposes as to size and structure of family, while that relating to occupation was intended for the purpose of analysing the variation in the relative income and expenditure of persons engaged in different occupations and employed in different groups of allied industries. Owing to the paucity in the number of budgets returned, it was not, however, found possible to carry into effect the latter intention, while as regards size and structure of family the only classification made was that relating to families having over four members and those having four or less.

2. **Weekly Statements.**—The remaining pages of the book were provided for the householder to fill in week by week particulars of the weekly income and expenditure of his or her family. Each page was in the following form :—

WEEK ENDING.....				191...		
INCOME.				£	s.	d.
From Earnings of Husband	...	...	...	.....	.....	.....
" Earnings of Wife	...	...	...	.....	.....	.....
" Earnings of Children	...	...	...	.....	.....	.....
" Other Receipts	...	...	...	.....	.....	.....
TOTAL	...	...	...	.....	.....	.....
EXPENDITURE.						
Rent* or	...	...	...	.....	.....	.....
Instalments for House	...	...	...	.....	.....	.....
Food—Bread	...	...	...	.....	.....	.....
Meat	...	...	...	.....	.....	.....
Vegetables and Fruit	...	...	...	.....	.....	.....
Milk	...	...	...	.....	.....	.....
Butter, Cheese, &c.	...	...	...	.....	.....	.....
Sugar	...	...	...	.....	.....	.....
Tea, Coffee, &c.	...	...	...	.....	.....	.....
Other Food	...	...	...	.....	.....	.....
Other Groceries—not Food	...	...	...	.....	.....	.....
Non-Alcoholic Beverages	...	...	...	.....	.....	.....
Alcoholic Beverages	...	...	...	.....	.....	.....
Tobacco, Cigars, Cigarettes	...	...	...	.....	.....	.....
Clothing, Drapery, Boots, &c.	...	...	...	.....	.....	.....
Fuel and Light	...	...	...	.....	.....	.....
Fares—Railway, Tram, Bus, &c.	...	...	...	.....	.....	.....
Insurance—Fire, Life, &c.	...	...	...	.....	.....	.....
Contributions to Benefit Societies, &c.	...	...	...	.....	.....	.....
Education—Fees, School Materials, &c.	...	...	...	.....	.....	.....
Medical Attendance and Medicine...	...	...	...	.....	.....	.....
Rates and Taxes	...	...	...	.....	.....	.....
Sport and Amusements	...	...	...	.....	.....	.....
Other Expenditure	...	...	...	.....	.....	.....
TOTAL	...	...	...	.....	.....	.....

\* Or Interest on Mortgage.

Each book despatched was accompanied by a copy of the following documents:

- (i.) *Addressed Envelope.* A post-free addressed envelope was transmitted for the return of the book when completed.
- (ii.) *Specimens.* Specimens of the first page of the book (see p. 4 hereinbefore), and of a weekly return of income and expenditure, each filled in with a supposititious example, were included for the guidance of the householder.
- (iii.) *Instructions.* Printed instructions explaining briefly the object and scope of the inquiry and the manner in which the returns were to be filled in, were sent in the following form :—

## INSTRUCTIONS.

1. The object of the whole inquiry is to obtain important sociological statistics, viz., some indication of the cost and standard of living in the various Australian States.

2. It is desired that the record should extend from 1st July, 1910, to 30th June, 1911, inclusive, so as to obtain fair averages as well as changes in the cost of living in the different months of the year.

3. The book supplied is so drafted as to suit all grades of income, and it is desired to receive records from persons having widely different incomes. The income shewn must be that actually received by the head of the household, and must, therefore, include income earned by any other members of the household.

4. It is necessary that the record should be a correct statement of the true total income and expenditure of each week of the period, and that the grouping under each item in the book supplied should also be correct. For this reason the book should be made up week by week.

5. The expenditure shewn should be inclusive of that for dependents living away from home.

6. Where circumstances prevent the book from being completed for the whole period, it should, nevertheless, be returned to this Bureau.

7. The examples given will shew the method to be followed.

8. It may be pointed out that in a statistical office all matter received is confidential; all officers have to make a declaration of secrecy, and individual returns will under no circumstances be disclosed. Nevertheless, if in view of the character of this inquiry any objection be felt to giving the name, no mention of it need be made on the book.

9. If desired, a report as to the results will be sent on application to any person assisting in the furtherance of this inquiry.

G. H. KNIBBS,

*Commonwealth Statistician.*

Commonwealth Bureau of Census and Statistics,  
Melbourne, 1910.

In addition to the directions contained in the above document, instructions as to filling in the returns were published in the daily press, and any person who desired to be advised on any doubtful point had only to write to the Bureau, when he would be furnished with an immediate reply.

**3. Tabulation and Classification.**—In order to facilitate the analysis and classification of the householders' budgets, the contents of each book were transferred to a tabulation sheet, the various details summarised, and a weekly average for each item computed. The next question considered was that of classifying the results in relation to the following matters:—(i.) Geographical distribution, (ii.) size and structure of family, (iii.) income, and (iv.) occupations of wage earners. In regard to the last of these matters, it was found that the number of returns was insufficient to enable any classification to be made.

(i.) *Geographical Distribution.* The following table shews the distribution of families, from which budgets were received, according to States. It was considered that the small number of budgets available for each State, except New South Wales and Victoria, did not justify the presentation of separate results. In the later tables the figures have, therefore, generally been grouped together for the whole Commonwealth. It was hoped, with a sufficient number of returns, to differentiate as to local distribution with greater particularity, as for example in regard to incomes and expenditure of families living in (a) metropolitan towns, (b) country towns, (c) mining districts, and (d) rural districts.

The distribution of the families in the several States is as follows:—

**COST, OF LIVING, 1910-11.—DISTRIBUTION OF FAMILIES IN SEVERAL STATES.**

Particulars.	N.S.W.	Victoria.	Qsland.	S.A.	W.A.	Tas.	Cwlth.
Number of families ...	64	81	19	18	18	12	212

(ii.) *Size and Structure of Families.* It was found that the families for which budgets were received were divided roughly into two equal groups in regard to size of family, 107 families having over four members, and 105 four and under. It was therefore decided to adopt these groups as the basis for classification. As regards structure of family, it was originally intended to tabulate special results for normal families of different sizes: i.e., for families having normal members consisting of father, mother, and children within specified age groups; owing to the small number of returns received it was, however, found impracticable to carry out this scheme. The classification adopted relates to actual size of families, the structure of the family (i.e., whether composed of father, mother, children, dependents, or relatives), being necessarily disregarded.

(iii.) *Income.* The classification as to incomes was adopted after a careful consideration of the facts. In order to make a distinction between the large class of wage-earners who earn under £3 a week, and those persons who earn more than that amount, it was at first intended to adopt a classification according to incomes of over about £150, and those amounting to about £150 and under; it was found, however, that taking £150 as the limit, the former class embraced 168 families, and the latter only 44. Further, on an examination of the books it appeared that a large number of families depends for their support on means other than the actual wages earned by the head of the household, the other main sources of income being earnings of children, boarders, and interest on investments. It was therefore considered desirable to somewhat increase the limit, and it was found that a fairly even distribution was obtained by making the division at £200, there being 113 families whose incomes were over that amount and 99 under. The following statement shews the number of families in each division of the scheme of classification adopted:—

**COST OF LIVING, 1910-11.—NUMBER OF FAMILIES, CLASSIFICATION BY INCOMES AND SIZE OF FAMILIES.**

Particulars.	Number of Families having—			
	Incomes over £200 per annum.		Incomes of £200 and under p. annum.	
	Over 4 Members.	4 Members or under.	Over 4 Members.	4 Members or under.
Number of families	58	41	49	64

### § 3. Family Conditions.

1. **General.**—In order to permit of any adequate analysis or criticism of the figures relating to income and expenditure presented in this report, it appears desirable that the returns as to family conditions should be first investigated. It is proposed to deal with these matters from the following standpoints, viz.:—(a) Geographical distribution of families; (b) Structure and size of families; and (c) Occupations of heads of families.

2. **Geographical Distribution.**—Though the budgets received were not sufficiently numerous to permit of any classification of incomes according to families living in the metropolitan towns and in other parts of the several States, the urban and rural distribution of the families to which the returns refer is of importance.



For the purpose of classification in the following table, the suburbs have been included with the metropolitan towns, and in Western Australia, Fremantle has also been included with Perth. The families in each State are classified according to income and size of family:—

**COST OF LIVING, 1910-11.—CLASSIFICATION OF FAMILIES RESIDING IN METROPOLITAN TOWNS AND IN OTHER PARTS OF EACH STATE.**

Families having Incomes of—	Number of Members.	Number of Families residing in—												Total.		Total Number of Families.
		N.S.W.		Vic.		Qld.		S.A.		W.A.		Tas.				
		Metro- politan.	Other.	Metro- politan.	Other.	Metro- politan.	Other.	Metro- politan.	Other.	Metro- politan.	Other.	Metro- politan.	Other.	Metro- politan.	Other.	
Over £200 ... ..	Over 4 ...	15	2	16	5	5	1	4	3	3	1	1	2	44	14	58
	4 and under ...	11	3	13	2	1	1	3	1	2	1	2	1	32	9	41
£200 and under ...	Over 4 ...	6	6	13	6	4	2	1	3	3	2	1	2	28	21	49
	4 and under ...	9	12	15	11	3	2	2	1	3	3	2	1	34	30	64
Total ... ..		41	23	57	24	13	6	10	8	11	7	6	6	138	74	212

It may be seen that the majority of the returns received were from families residing in metropolitan towns, 138, or 65.1 per cent., being from such towns and 74, or 34.9 per cent., from other districts.

**3. Structure of Families.**—The following tables have been compiled in order to bring together the more important returns obtained as to membership of families, classified according to income and size of family.

(i.) *General Membership.* The total number of members of the families for which returns were received was 999, including all persons who generally participated permanently in the family expenditure, but excluding temporary guests or visitors. Some of the families were without the husband, who was either dead or separated from his family, and similarly in the case of the wife. The following table shews the component members of the families classified according to income and size of family:—

**COST OF LIVING, 1910-11.—MEMBERSHIP OF FAMILIES COMPRISED IN RETURNS.**

Families having Incomes of—	Number of Members.	Total Families.	Husbands.	Wives.	Children.	Dependents.	Boarders.	Servants.	Total Persons.
Over £200 ...	Over 4 ...	No. 58	No. 57	No. 56	No. 237	No. 5	No. 10	No. 25	No. 390
	4 and under...	41	38	39	47	5	5	8	142
£200 and under	Over 4 ...	49	46	48	173	2	6	2	277
	4 and under...	64	61	62	65	...	...	2	190
Total ...		212	202	205	522	12	21	37	999

From the above table it may be seen that 10 of the families (4.7 per cent.) were without a husband, and that 7 (3.3 per cent.) were without a wife. Over 66 per cent. of the families keeping servants were restricted to the class having incomes of over £200

and comprising over 4 members. Of 202 husbands, 189 were at work during the whole or the greater part of the period under review, while the remaining 13 were of independent means or were invalids.

(ii.) *Average Number of Members in Sex and Age Groups.*—The table in the preceding paragraph shews the gross number of members of the families under consideration, taking no account of the number of persons which were a charge upon the expenditure during the whole period under review. In the next table this is taken into consideration, and the length of time for which any person (stated to have been either temporarily absent from his home or living temporarily at the home) was a charge upon the family expenditure has been computed. Thus, for example, if a boarder or a servant was stated to have resided with the family for only 9 months of the period under review, such a person is taken into account as having been a charge upon the expenditure for three-quarters of the year only, and is therefore assigned the value of 0.75. For the purpose of computing in a later part of this report the average expenditure, weighted according to sex and age, the number of members has been tabulated in the several age and sex groups indicated.

**COST OF LIVING, 1910-11.—AVERAGE NUMBER OF PERSONS WHO WERE A CHARGE ON EXPENDITURE DURING WHOLE PERIOD.**

Families having Incomes of—	Number of Members.	Number of Families.	Males.		Females.		Children.				Total.
			Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.	
Over £200 ...	Over 4 ...	58	98.2	18.4	120.4	21.5	39.0	34.0	36.0	17.9	385.4
	4 and under ...	41	51.4	2.0	58.1	1.0	3.0	7.0	10.0	8.2	140.7
£200 and under	Over 4 ...	49	58.3	6.0	70.5	5.4	20.0	32.0	59.0	24.7	275.9
	4 and under ...	64	64.8	3.5	67.2	4.5	3.0	4.0	23.0	20.1	190.1
Total ...	...	212	272.7	29.9	316.2	32.4	65.0	77.0	128.0	70.9	992.1

(iii.) *Condition as to Children.* Out of the 212 families investigated 180 included children. The subjoined table shews the average number of children in each group, together with the number of children earning wages and those not earning wages (i.e., either at home or at school or college) classified in age groups.

**COST OF LIVING, 1910-11.—CONDITION OF FAMILIES AS TO CHILDREN.**

Families having Incomes of—	Number of Members.	No. of Families having children	No. of Children.	Average Children per Family.	Children at Work.		Children at Home or at School.					
					Over 17.	13-16	Over 17.	13-16	10-12	6-9	2-5	Under 2
Over £200 ...	Over 4 ...	56	237	4.23	47	8	20	32	39	34	36	21
	4 or under ...	30	47	1.56	8	—	8	3	3	7	10	10
£200 and under ...	Over 4 ...	49	173	3.53	20	2	3	10	20	52	59	27
	4 or under ...	45	65	1.44	2	1	2	7	3	4	23	21
Total ...	...	180	522	2.90	77	11	33	52	65	77	128	79

It may be seen from the above table that a somewhat unduly large number of the children in the families investigated were comprised in the lower age-groups, those of the age of 5 years and under numbering 207, or nearly 40 per cent. of the whole number. This somewhat high percentage indicates that a considerable number of the persons rendering returns had not been married for a long period; and, indeed, it is only natural to assume that such persons are the more likely to be interested in an inquiry of this



nature. As might be expected, the great majority of children in the higher age-groups who were not wage-earners is confined to the class having the larger incomes. The total number of children at work was 88, or 16.8 per cent., and of those at home or at school was 434, or 83.2 per cent., on the total number of children.

(iv.) *Dependents, Boarders, and Servants.* The following table shews the number of persons who may be considered as outside the family circle, but whose cost of living is included in the family expenditure, either as dependents (other than wives and children), boarders, or servants. Families having dependents, boarders, or servants during any part or the whole of the period under review are included in this table :—

**COST OF LIVING, 1910-11.—CONDITION OF FAMILIES AS DEPENDENTS, BOARDERS, AND SERVANTS.**

Families having Incomes of—	Number of Members.	Total Families.	Dependents		Boarders.		Servants.		P.c. of Families having		
			Families having Dependents.	Number of Dependents.	Families having Boarders.	Number of Boarders.	Families having Servants.	Number of Servants.	Dependents.	Boarders.	Servants.
Over £200 ...	Over 4 ...	58	4	5	7	10	21	25	6.89	12.07	36.20
	4 and under ...	41	5	5	5	5	8	8	12.19	12.19	19.51
£200 and under	Over 4 ...	49	2	2	3	6	2	2	4.08	6.12	4.08
	4 and under ...	64	...	...	...	...	2	2	..	...	3.13
Total ...	...	212	11	12	15	21	33	37	5.19	7.07	15.09

4. *Occupations of Heads of Families.*—In order to give some idea of the class of persons to whom the returns refer, the following table shewing the occupations of the heads of families has been compiled :—(a) *Unskilled labour* includes such persons as general labourers, railway gangers, etc.; (b) *Skilled labourers*, artisans and tradesmen, such as fitters, carpenters, electrical workers, etc.; (c) *Agricultural* includes farmers, dairymen, gardeners, and orchardists; (d) *Commercial*, those engaged in trade, such as chemists, tobacconists, storekeepers, etc.; (e) *Clerical*, book-keepers and clerks; (f) *Professional*, clergymen, doctors, school teachers, etc.; and (h) *No occupation* comprises persons retired from business, families with no husband, and heads of families who failed to state their occupations :—

**COST OF LIVING, 1910-11.—OCCUPATIONS OF HEADS OF FAMILIES.**

Families having Incomes of—	Number of Members.	Occupation of Head of Family.							Total.
		Un-skilled Labour	Skilled Labour	Agric'l-tural.	Com-mercial	Cleric'l	Profes-sional.	None.	
Over £200 ...	Over 4 ...	3	12	3	11	9	16	4	58
	4 and under ...	—	4	2	4	10	11	10	41
£200 and under	Over 4 ...	11	12	1	2	9	9	5	49
	4 and under ...	7	24	5	4	12	6	6	64
Total ...	...	21	52	11	21	40	42	25	212

It may be seen that what is commonly known as the wage-earning class (skilled and unskilled labour) comprises 73 families, or 34.4 per cent.; clerical and commercial together include 61 families, or 28.8 per cent.; and professional 42, or nearly 20 per cent.



## § 4. Incomes.

1. **Sources of Incomes.**—The sources of the family incomes are shewn in the sub-joined table, classified according to amount of income and size of family. The third column shews the number of families having incomes from the husband only. The fourth, fifth, sixth and seventh columns comprise families having incomes from more than one source. "Miscellaneous" comprises incomes from boarders, investments, etc. The figures given in these columns are not mutually exclusive; that is to say that, for example, a family having an income from both husband and wife is included in both the fourth and fifth columns, while a family having an income derived from wife, children and boarders is included in each of the fifth, sixth and seventh columns. It may be seen that a larger proportion of the small families than the large families derive their incomes from the husband only.

**COST OF LIVING, 1910-11.—SOURCES OF INCOMES.**

Families having Weekly Incomes of—	Number of Members.	Families having Incomes from Husband only.	Families having Incomes from more than one source.				Families with sources of Income not stated.	Total Number of Families.
			From Husband and other sources.	From Wife and other sources.	From Children and other sources.	Miscellaneous and other sources.		
Over £200 ...	Over 4 ...	No. 11	No. 44	No. 9	No. 24	No. 36	No. 2	No. 58
	4 and under ...	16	22	4	3	19	...	41
£200 and under ...	Over 4 ...	16	28	5	8	22	2	49
	4 and under ...	28	31	6	2	29	2	64
Total ...	...	71	125	24	37	106	6	212

2. **Average Incomes.**—The following table shews the average weekly income for each of the groups specified, and also the general average for all families for which budgets were received :—

**COST OF LIVING, 1910-11.—AVERAGE INCOMES OF FAMILIES.**

Particulars.	Incomes of over £200.		Incomes of £200 & under.		General Average.
	Families of over 4 Members.	Families of 4 and under.	Families of over 4 Members.	Families of 4 and under.	
Average weekly income ...	£ s. d. 6 7 11	£ s. d. 6 16 4	£ s. d. 3 1 11	£ s. d. 2 18 5	£ s. d. 4 13 1

The figures given in the above table are subject to certain limitations, inasmuch as in a few cases the total earnings of children were not included in the returns, the amounts specified comprising only the weekly payments made into the housekeeping fund for board and lodging. In a few other cases the amount of actual income was not specified at all, the sums drawn from a bank account for current expenses being given. It is somewhat remarkable that in the higher income class the average incomes of families of over 4 members (£6 7s. 11d.) is less than that of families of 4 and under (£6 16s. 4d.) Although the number of returns is insufficient for secure deductions, this result appears to indicate that the class of persons with larger income have relatively small families.

## § 5. Expenditure.

1. **Relation to Income.**—The average weekly incomes of the 212 families are summarised in the table hereunder. It should be noted that the figures relating to income are subject to the limitations pointed out in the preceding paragraph of this report. The differences between these weekly averages, representing the surplus available for saving, are also shewn.

**COST OF LIVING, 1910-11.—RELATION OF INCOME TO EXPENDITURE.**

Particulars.	Families having Incomes of over £200.		Families having Incomes of £200 and under.		General Average for all Families.
	Over 4 Members.	4 Members and under.	Over 4 Members.	4 Members and under.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Income ...	6 7 11	6 16 4	3 1 11	2 18 5	4 13 1
Expenditure ...	5 12 4½	5 2 5½	2 15 7	2 13 0½	3 19 5
Difference ...	0 15 6¾	1 13 10¾	0 6 4	0 5 4½	0 13 8

Just as the table on page 11 indicated that, in the higher income group, the smaller families had relatively larger incomes, so the above table points to the fact that, as might be expected, the surplus, after payment of cost of living, is considerably greater in small than in large families. The weekly averages specified in the last line of this table represent annual amounts of £40 9s. 3d., £38 2s. 7d., £16 9s. 4d., £13 18s. 5d., and £35 10s. 8d. respectively. This advantage in economic resources which characterises the small family is probably generally true.

2. **General Analysis of Expenditure.**—Selecting what may be considered as the four most important heads of expenditure, viz., housing, food, clothing, and fuel and light, and grouping all other expenditure under the heading "Other Items," an analysis of the average weekly expenditure per family is given in the following table. The results are shewn both as actual averages and as percentages on the total expenditure. The individual items included in each group may be readily understood by reference to the list given on page 5.

**COST OF LIVING, 1910-11.—ANALYSIS OF AVERAGE WEEKLY EXPENDITURE PER FAMILY.**

Families having Incomes of—	Number of Members.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Over £200 ...	Over 4 ...	0 13 3½	1 11 10½	0 14 8½	0 3 3½	2 9 1½	5 12 4½
	4 and under	0 14 2	1 2 6½	0 12 5½	0 3 8	2 9 7½	5 2 5½
£200 and under	Over 4 ...	0 8 0½	1 2 3½	0 7 4	0 2 4½	0 15 6½	2 15 7
	4 and under	0 8 8½	0 16 8	0 6 6	0 2 0	0 19 2½	2 13 0½
General Average ...		0 10 10½	1 3 3½	0 10 1½	0 2 9	1 12 5	3 19 5

**PERCENTAGE ON TOTAL EXPENDITURE:**

		per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Over £200 ...	Over 4 ...	11.84	28.89	13.11	2.95	43.71	100
	4 and under	13.83	22.00	12.16	3.58	43.43	100
£200 and under	Over 4 ...	14.48	40.12	13.22	4.26	27.92	100
	4 and under	16.41	31.41	12.25	3.77	36.16	100
General Average ...		13.70	29.30	12.72	3.46	40.82	100



It may be seen that, disregarding the expenditure on other items, the cost of food is by far the most important consideration, amounting to over 29 per cent. of the total expenditure. Next comes housing (13.70 per cent.), followed closely by clothing (12.72 per cent.), while expenditure on fuel and light amounts to 3.46 per cent. As regards expenditure on housing, clothing, and fuel and light, the divergencies in the percentages for the several groups, classed according to income and size of family, are not very marked, whereas the percentage expended on food ranges from 22 to over 40, being naturally higher in the larger family groups. The expenditure on food is again relatively much larger in the smaller income group, indicating that economies in expenditure are primarily effected in regard to matters other than food. It is not unlikely, indeed, that expenditure on food alone furnishes a true indication of the standard of material well-being.\* The more limited the resources of the individual, the less must his consumption be, and the coarser the quality of his food.† In Germany anthropometrical measurements have resulted in shewing that the typical man of the poorer classes, by reason of the nutritive inferiority of his food, is neither so corpulent nor so heavy as the typical man of other classes.

In connection with the preceding table it is interesting to compare the results obtained in Australia with those obtained in the United States of America in regard to the economic law propounded by Doctor Engel, for many years Chief of the Royal Bureau of Statistics of Prussia. Dr. Engel's propositions were as follow:—

(i.) That the greater the income the smaller the percentage of outlay for subsistence. This is confirmed in Australia, Germany, and the United States.

(ii.) That the percentage of outlay for clothing is approximately the same, whatever the income.

This proposition is confirmed in Australia, but in Germany and the United States it is not so, as in these countries the percentage of expenditure on clothing increases as the size of the income increases.

(iii.) That the percentage for lodging or rent, and for fuel and lighting, is invariably the same, whatever the income.

The first part of this proposition is not confirmed in Australia, as the families with smaller incomes pay a larger percentage in housing than those with larger incomes. The second part is practically confirmed here.

In the United States the first part is confirmed, and the expenditure for lighting varies little, but the percentage of expenditure for fuel decreases as the income increases. In Germany neither parts of the proposition are confirmed, the percentages decreasing as the incomes increase.

(iv.) That as the income increases in amount the percentage of outlay for sundries becomes greater. This is confirmed in Australia, Germany, and the United States.

**3. Comparison with other Countries.**—Any direct comparison of the results of inquiries as to the cost of living in Australia and other countries is practically impossible, owing mainly to two things, viz., (a) that the inquiries have not generally been conducted on similar lines; and (b), that budgets have not been obtained either for corresponding classes of persons or for similar income groups. Any adequate comparison of cost of living in different countries requires the dissection out of the general result of the following things, viz., (i.) standard of living; (ii.) prices; (iii.) rates of wages; (iv.) social classifications; and (v.) general economic conditions.

Of those countries for which information is available the results for the United States of America and for Germany can be presented in a form similar to that shewn in the table in paragraph 2 hereof (see p. 12). But even in these cases direct comparisons are impracticable, for in America the inquiry was limited to working-class families,

\* See Journal of the Royal Statistical Society, Vol. LI., p. 161. † It does not of course follow that the nutritive value is less.



while in Germany the average incomes are much lower than in either Australia or the United States. A comparison of the general percentage distribution of expenditure in these countries is shown in the table hereunder. In order to make the figures more fully comparable, family groups have been selected for the United States and Germany with incomes approximately the same as the general average for Australia.

**COST OF LIVING.—COMPARISON OF GENERAL DISTRIBUTION OF EXPENDITURE IN AUSTRALIA, UNITED STATES, AND GERMANY.**

Particulars.	Percentage on Total Expenditure of Cost of—					Total.
	Housing.	Food.	Fuel and Light.	Clothing.	Other Expenditure.	
Australia ...	13.70	29.30	3.46	12.72	40.82	100.00
United States* ...	17.40	36.45	5.03	15.72	25.40	100.00
Germany† ...	14.90	30.31	3.12	14.91	36.76	100.00

\* Inquiry made in 1902.

† Inquiry made in 1907.

It may be seen that the greatest variation occurs in the percentage expended on food, and this is largely due to the facts previously mentioned, namely, that in the United States families with high incomes were expressly excluded, while in Germany the average income is low, whereas the budgets for Australia include all classes, and incomes are thus relatively high.

As regards expenditure on food in relation to income, comparisons can be made with the United Kingdom, France, and Belgium, in addition to the United States and Germany, special inquiries having been made into the cost of living in these countries by the British Board of Trade during the years 1907 to 1910. In the inquiries instituted in all the countries specified, except Australia, the budgets relate only to working-class families. For Australia figures are therefore given, not only regarding general results obtained for all groups, but also for the special group having incomes of £200 and under, and families of over 4 members, since it is considered that the families included in that group are more closely analogous to the class of families for which investigations were made in the other countries specified. The groups of working-men's families earning the highest rates of wages have been selected for these other countries in order that the results may approximate as closely as possible to the conditions present in the Australian inquiry.

**COST OF LIVING, 1910-11.—EXPENDITURE ON FOOD IN AUSTRALIA COMPARED WITH THAT IN OTHER COUNTRIES.**

Country.			Average Weekly Income per Family.	Average Number of Members per Family.	Average Weekly Expenditure on Food.	Percentage of Expenditure on Food on Average Income.	Weekly Cost of Food per Head
			£ s. d.	No.	£ s. d.	per cent.	s. d.
Australia	*	...	4 13 1	4.71	1 3 3½	25.0	4 11½
	†	...	3 1 11	5.6	1 2 3½	36.0	4 0½
United States	...	...	3 0 6	6.0	1 12 6	53.7	5 5
United Kingdom	...	...	2 12 0½	6.4	1 9 8	57.0	4 7½
Germany	...	...	2 8 8½	5.8	1 7 4½	54.4	4 8½
France	...	...	2 12 11	4.9	1 11 7½	59.7	6 1½
Belgium	...	...	2 12 1½	5.9	1 9 8½	56.9	4 9½

\* All Groups. † Groups having incomes of £200 and under and families of more than 4 members.

It may be seen, therefore, that in regard to the first set of figures given for Australia (relating to all groups) the weekly cost of food per head is higher than in all the other countries except the United States and France, while the percentage of expenditure on food is less than in any other country. In regard, however, to the special group selected, which is considered to approximate more closely to the groups included in the returns for other countries, the cost per head is considerably less than in any other country, as also is the percentage of expenditure on food.

Having dealt with the general distribution of expenditure, it will now be desirable to refer in greater detail to some of the more important items specified in the budgets.

**4. Housing Accommodation.**—The following table gives particulars of the number of families (*a*) owning houses unencumbered by mortgage; (*b*) living rent free, *i.e.*, having houses or quarters either in lieu of, or in addition to, salary or wages; (*c*) owning houses, but paying interest on mortgages thereon; and (*d*), leasing houses on rent. The absolute numbers are shewn in addition to the percentages in each class.

### COST OF LIVING, 1919-11.—PARTICULARS OF FAMILIES OWNING, LEASING HOUSES, ETC.

Families having Incomes of—	Number of Members.	Owning Houses.	Living Rent Free.	Paying Interest on Mortgages	Paying Instalments on Purchase.	Paying Rent.	Total Families.
NUMBER OF FAMILIES.							
Over £200 ...	Over 4 ...	No. 12	No. 4	No. 6	No. 8	No. 28	No. 58
	4 and under ...	8	2	6	5	20	41
£200 and under	Over 4 ...	5	4	4	7	29	49
	4 and under	9	3	5	15	32	64
Total ...	...	34	13	21	35	109	212
PERCENTAGE OF FAMILIES.							
Over £200 ...	Over 4 ...	per cent. 20.69	per cent. 6.89	per cent. 10.35	per cent. 13.79	per cent. 48.28	per cent. 100
	4 and under ...	19.51	4.88	14.63	12.20	48.78	100
£200 and under	Over 4 ...	10.21	8.16	8.16	14.18	59.19	100
	4 and under	14.07	4.69	7.81	24.43	50.00	100
Total ...	...	16.04	6.13	9.91	16.51	51.41	100

It may be seen from the above figures that slightly over one-half (51.41 per cent.) of the total number of families lease their houses on rent, and that the proportion of families leasing houses is greater in the lower than in the higher income group. The percentage of families buying houses by instalments is 24.43 in the group having incomes of £200 and under and families of 4 and under, and is considerably higher in that group than in any other. The figures shew, not unexpectedly, that a greater proportion of families in the higher income group than in the lower own their houses.

The average weekly amount spent on housing accommodation by way of interest, instalments on purchase, and rent is shewn in the table hereunder. The last column shews the average weekly percentage of expenditure on housing accommodation on total expenditure for those families which have an expenditure on this item; that is to say, that in computing the percentages, the expenditures of the 47 families which either own their houses or live rent free are excluded.



**COST OF LIVING, 1910-11.—EXPENDITURE PER FAMILY ON HOUSING  
ACCOMMODATION.**

Families having Incomes of—	Number of Members.	Number of Families.	Average Amount Spent Weekly on—			Per cent. of Expenditure on Housing Accommo- dation
			Interest.	Instal- ments.	Rent.	
			s. d.	s. d.	s. d.	per cent.
Over £200 ...	Over 4 ...	42	4 6 $\frac{3}{4}$	14 6	17 3 $\frac{3}{4}$	16.10
	4 and under ...	31	7 5 $\frac{1}{4}$	13 6 $\frac{3}{4}$	18 4	17.58
£200 and under ...	Over 4 ...	40	2 2 $\frac{3}{4}$	9 10	9 3	17.50
	4 and under ...	52	2 10 $\frac{1}{4}$	10 2 $\frac{1}{2}$	10 3 $\frac{1}{4}$	20.22
General Average	...	165	4 7	11 9 $\frac{1}{2}$	13 3 $\frac{3}{4}$	17.58

It is significant that in both income groups the smaller families pay not only a higher rent than the larger families, but also disburse a greater percentage of their expenditure on housing accommodation. This points to the fact that the smaller families are able to live in greater comfort than the larger.

Owing to the comparatively small number of budgets received, it is not possible to make any general analysis of the average amounts paid for housing accommodation according to geographical distribution of the families. The figures shew, however, that the 25 families living in Sydney paid an average weekly rent of 17s. 10d., or 18.4 per cent. on the total expenditure of their families, while in Melbourne 29 families paid an average weekly rent of 14s. 10 $\frac{1}{2}$ d., or 18.5 per cent. on their total expenditure. The number of budgets from other individual places is not sufficient to warrant the presentation of any averages based thereon.

**5. Expenditure on Food.**—The data obtained from the budgets as to expenditure on food form one of the most important features of the inquiry. It is proposed to present the results from the following standpoints, viz.:—(i.) Average weekly expenditure per family; (ii.) average weekly expenditure per head (unweighted); and (iii.) average weekly expenditure per head (weighted) according to sex and age groups.

(i.) *Average Weekly Expenditure per Family on Food.* The table given hereunder shews the average weekly expenditure per family on each item of food specified in the householder's budget, classified according to income group and size of family.

**COST OF LIVING, 1910-11.—AVERAGE WEEKLY EXPENDITURE PER FAMILY ON  
VARIOUS ITEMS OF FOOD.**

Families having Incomes of—	Number of Members.	Bread.	Meat.	Vegetables and Fruit.	Milk.	Butter, Cheese, etc.	Sugar.	Tea, Coffee, etc.	Other Food.	Total.
		s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	£ s. d.
Over £200 ...	Over 4 ...	3 2	7 0 $\frac{3}{4}$	4 4 $\frac{1}{2}$	3 5 $\frac{3}{4}$	4 2	1 10 $\frac{1}{2}$	1 2	6 7 $\frac{1}{2}$	1 11 10 $\frac{1}{2}$
	4 and under ...	1 10 $\frac{1}{2}$	5 1 $\frac{1}{4}$	3 5	2 10 $\frac{1}{2}$	2 7 $\frac{1}{2}$	1 0 $\frac{1}{2}$	0 10	4 9	1 2 6 $\frac{1}{2}$
£200 and under ...	Over 4 ...	2 8 $\frac{1}{2}$	4 11	2 8 $\frac{1}{2}$	2 7 $\frac{1}{2}$	2 8 $\frac{1}{2}$	1 5 $\frac{1}{2}$	0 10 $\frac{3}{4}$	4 4	1 2 3 $\frac{1}{2}$
	4 and under ...	1 8	3 9 $\frac{1}{2}$	2 2	1 9 $\frac{1}{2}$	2 2 $\frac{1}{2}$	1 0	0 8 $\frac{1}{2}$	3 3 $\frac{1}{2}$	0 16 8
General Average	...	2 4 $\frac{1}{2}$	5 2 $\frac{1}{2}$	3 1 $\frac{1}{2}$	2 8	2 11 $\frac{1}{2}$	1 4 $\frac{1}{2}$	0 10 $\frac{3}{4}$	4 8 $\frac{1}{2}$	1 3 3 $\frac{1}{2}$

It may be seen that the most important item of expenditure in Australia is that on meat, which is followed in the order named by expenditure on other food: vegetables and fruit, butter, cheese, etc., milk, bread, sugar, and tea, coffee, etc. That order is



not, however, invariably maintained in the individual groups. As might be anticipated, the expenditure on food is greater in the higher income class and in the larger family groups. A comparison of expenditure on food in Australia with that in other countries has already been given on p. 14 hereof.

(ii.) *Average Weekly Expenditure per Head on Various Items of Food.*—The next table furnishes particulars of expenditure per head, irrespective of sex and age, on each item of food. In computing the number of persons who were a charge upon the family expenditures temporary absence from home has been taken into account (see p. 9 hereinbefore).

### COST OF LIVING, 1910-11.—AVERAGE WEEKLY EXPENDITURE ON FOOD PER HEAD.

Families having Incomes of—	Number of Members.	Number of Families.	Number of Heads.	Average Num- ber of Heads per Family.	Expenditure per Head on—										Total.	
					Bread.	Meat.		Vegetables and Fruit.	Milk.	Butter Cheese, etc.	Sugar.	Tea Coffee, etc.		Other Food.		
					d.	s.	d.	d.	d.	d.	d.	d.	s.	d.	s.	d.
Over £200 ...	Over 4 ...	58	385.4	6.65	5½	1	0½	7½	6½	7½	3½	2	1	0	4	9½
	4 and under ...	41	140.7	3.43	5½	1	6	11½	10	9½	3½	3	1	4½	6	6½
£200 and under	Over 4 ...	49	275.9	5.63	5½	0	10½	5½	5½	5½	3	2	0	9½	3	11½
	4 and under	64	190.1	2.97	6½	1	3½	8½	7½	9	4	3	1	1½	5	7½
General Average ...		212	992.1	4.68	6	1	1	7½	6½	7½	3½	2½	1	0	4	10½

It may be seen that in each of the income groups the smaller families spend a greater amount on food per head than the larger families. This is no doubt partly due to the fact that in the larger families greater economies can be effected in regard to waste, but it also indicates that the smaller families, as previously pointed out, live in a greater degree of comfort than the larger families. The expenditure per head on the various items specified is in the same order as the expenditure per family.

(iii.) *Average Weekly Expenditure per Head on Food, according to Sex and Age Groups.*—The figures given in the table in the preceding paragraph relating to cost per head of various items of food do not differentiate either between sex or age groups. On page 9 hereof particulars have already been given specifying the average number of members of families classified according to sex and age groups. By weighting each class, in the manner indicated hereunder, according to the cost of food consumed, an average weekly cost can be computed for each class. Earlier investigations have shewn that the average consumption of an adult male and an adult female differ, so also, of course, does the average consumption at different ages. Hence in analysing the results we should weight each class according to its consumption so determined. Then in the manner indicated hereunder the average weekly cost can be computed for each class on a common basis. (See footnote for method.)<sup>1</sup>

1. Let  $N_1, N_2, N_3, \dots$  etc. represent, in any income and family group, the average number of heads in each sex and age class. Let also  $w_1, w_2, w_3, \dots$  etc., denote the corresponding weights representing the relative consumption of each sex and age class. Then if  $S$  be the total weekly sum expended on food for a whole group, we shall have

$$\frac{N_1 w_1 + N_2 w_2 + N_3 w_3 + \dots}{S} = k, \text{ say}$$

$k$  being then the average cost of food per unit-weight, this unit being arbitrarily taken to measure  $w$ .

Let  $C_1, C_2, C_3, \dots$  etc., denote the average weekly cost per head in each class with the corresponding suffixes, then

$$C_1 = \frac{S w_1}{[N w]} = k w_1$$

the square brackets denoting the sum of all the products of the numbers into the weight as above. Similarly  $C_2, C_3, \dots = k w_2, k w_3, \dots$ . These values  $k w$ , etc., denote then the average weekly expenditure per head for the several classes denoted by the suffixes.

The weights applied to each sex and age group were selected after a careful study had been made of reports and other available information bearing on the matter, both from a physiological, economic and anthropometric standpoint. The weights selected for each class were as follow :—

**COST OF LIVING, 1910-11.—EXPENDITURE ON FOOD, WEIGHTS ASSIGNED TO EACH CLASS.**

Particulars.	Males.		Females.		Children.			
	Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.
Age in years ...								
Weight ...	100	80	80	70	65	50	35	20

The average number of persons in each sex and age class in the various groups classified according to income and size of family have already been given in the table on page 9. The total weekly expenditure on food for each group was £92 9s. 7d., £46 3s. 10d., £54 11s. 11d., and £53 6s. 7d., while the total weekly expenditure for all groups was £246 11s. 11d. Proceeding on the lines indicated, see formula in preceding footnote, the results are shewn for each class in each group in the following table :—

**COST OF LIVING, 1910-11.—AVERAGE WEEKLY EXPENDITURE PER HEAD ON FOOD FOR EACH SEX AT DIFFERENT AGES.<sup>1</sup>**

Families having Incomes of—	Number of Members.	Males.		Females.		Children.			
		Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.
		s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Over £200 ...	Over 4 ...	6 6½	5 2½	5 2½	4 6½	4 2½	3 3½	2 3½	1 3½
	4 and under ...	8 3½	6 7½	6 7½	5 10	5 4½	4 1½	2 10½	1 8
£200 and under ...	Over 4 ...	6 2½	4 11½	4 11½	4 4	4 0½	3 1½	2 2	1 2½
	4 and under ...	7 6½	6 0½	6 0½	5 3½	4 11	3 9½	2 7½	1 6
General Average ...		6 11	5 6½	5 6½	4 10	4 6	3 5½	2 5	1 4½

<sup>1</sup> These are the values of *kw* in the formula deduced as shewn.

It may be seen that instead of the general average cost previously obtained for all classes, amounting to 4s. 10½d., the average cost in the special sex and age classes ranges from 1s. 4½d., in the case of a child under two years of age, to 6s. 11d. for an adult man. From the figures given in the above table the average cost of food can, of course, be computed for any given family. Applying the results shewn in the table to various families selected at random from the householders' returns, it is found that the divergencies between the cost of food thus estimated and the average cost obtained from the weekly budgets are generally small. This indicates that the weights which have been assigned are substantially in accordance with the facts. Thus, for a family in New South Wales, consisting of father, mother, and five children, aged 11, 8, 5, 4 and 1 year, and having an income of over £200 a year, the estimated weekly cost of food, according to the results given in the preceding table, is 25s. 1d., whereas the actual average computed from the weekly budgets is 23s. 10d. Again, in the case of a family of eleven persons, also with an income of over £200, the estimated cost is 41s. 1½d., as against an actual cost of 42s. 5½d.; and for a family of seven persons in Western Australia, with an income under £200 a year, the estimated cost is 27s., as against an actual average of 30s. 10d.

It is not practicable to obtain similar results for sex and age classes in regard to expenditure on items other than food, owing to the difficulty in computing any satis-



factory system of weights accurately denoting the extent to which the various items are used or consumed by persons in the various classes.

**6. Expenditure on Clothing.**—In the family budgets there was included a number of persons, such as boarders, servants, and adult children, whose clothing was not paid for out of the common fund. In order, therefore, to obtain particulars of the average cost per head these persons must be excluded. The third column in the table hereunder shews the average number of persons whose expenditure on clothing was included in the returns, due allowance having been made for temporary absence from home. The succeeding columns shew the average weekly and the corresponding annual expenditure for the different income and family groups.

**COST OF LIVING, 1910-11.—AVERAGE WEEKLY AND ANNUAL EXPENDITURE PER HEAD ON CLOTHING.**

Families having Incomes of—	Numbers of Members.	Number of Heads.	Expenditure on Clothing.			
			Per Week.		Per Year.	
			s.	d.	£	s. d.
Over £200 ... ..	Over 4 ... ..	328.3	2	4	6	0 11
	4 and under ... ..	118.9	4	3½	10	4 10
£200 and under ... ..	Over 4 ... ..	253.7	1	5	3	13 8
	4 and under ... ..	184.1	2	3	5	17 5
General Average ... ..	...	885.0	2	5	6	6 2

**7. Expenditure on Other Items.**—The table hereunder shews the average weekly expenditure per family on items other than housing, food, clothing, and fuel and light, each of which, with the exception of the last, has been dealt with separately. Expenditure on fuel and light does not permit of further analysis. The percentage of each item on the total expenditure is also shewn.

**COST OF LIVING, 1910-11.—AVERAGE WEEKLY EXPENDITURE PER FAMILY ON OTHER ITEMS.**

Families having Incomes of—	Number of Members.	Other Groceries not Food.	Non-alcoholic Beverages.	Alcoholic Beverages.	Tobacco, Cigars, etc.	Fares.	Insurance.	Contributions to Benefit Societies.	Education and School Materials.	Medical Expenses.	Rates and Taxes.	Sports and Amusements.	Other Expenditure.	Total.
Over £200 ... ..	Over 4 ... ..	s. d. 2 9½	d. 3	s. d. 0 9	d. 5½	s. d. 4 7	s. d. 6 9½	s. d. 1 2	s. d. 2 9	s. d. 3 9½	s. d. 2 1½	s. d. 1 4½	s. d. 22 4	£ s. d. 2 9 1½
	4 and under ... ..	2 2½	3½	1 0½	6½	3 2½	4 10	1 3½	1 7	3 1	2 8½	2 5½	26 4½	2 9 7½
£200 and under ... ..	Over 4 ... ..	1 10½	1½	0 3½	5½	1 4	1 8½	1 0½	0 4	1 7½	0 6½	0 5½	5 8½	0 15 6½
	4 and under ... ..	1 8½	1½	0 4½	6½	1 9½	1 10½	1 0½	0 4	1 5½	1 0	0 6½	8 3½	0 19 2½
General Average ... ..	...	2 1½	2½	0 7	6	2 8½	3 9	1 1½	1 3	2 5½	1 6½	1 1½	15 0½	1 12 5

**PERCENTAGE ON TOTAL EXPENDITURE.**

		%	%	%	%	%	%	%	%	%	%	%	%	%
Over £200 ... ..	Over 4 ... ..	2.46	0.22	0.67	0.41	4.08	6.02	1.04	2.45	3.35	1.89	1.24	19.88	43.71
	4 and under ... ..	2.15	0.27	1.04	0.51	3.13	4.72	1.24	1.55	3.01	2.66	2.40	25.75	48.43
£200 and under ... ..	Over 4 ... ..	3.33	0.22	0.49	0.86	2.40	3.04	1.91	0.60	2.96	1.01	0.79	10.31	27.92
	4 and under ... ..	3.21	0.27	0.70	1.02	3.33	3.57	2.00	0.62	2.70	2.04	1.02	15.68	36.16
General Average ... ..	...	2.67	0.26	0.74	0.63	3.41	4.72	1.41	1.57	3.09	1.97	1.41	18.94	40.82



It may be seen that, disregarding "other expenditure," the most important item in the above table is expenditure on insurance, which is followed in the order named by fares, medical expenses, other groceries not food, rates and taxes, education and school materials, contributions to benefit societies and sports and amusements (equal), alcoholic beverages, tobacco, cigars, etc., and non-alcoholic beverages.

In view of the probability, previously referred to, that the budgets include a considerable proportion of returns from householders whose habits are of a thrifty and economical nature, and who habitually exercise a careful supervision over their expenditure, it appears likely that the average amounts specified as being expended on various items—especially on those which are of the nature of luxuries—are somewhat too low to be representative of the general community. This view is also borne out by an examination of the individual budgets. Thus, in regard to alcoholic beverages, it appears that no less than 88 out of the 212 families were teetotallers. Of the balance 42 families spent on this item an average amount of less than 3d. per family per week, while there are only 15 families entered as spending over 2s. each a week. Of the last number nine exceeded 3s. each per week, and three exceeded 5s. a week. On non-alcoholic beverages the average weekly expenditure per family is only 2½d., while the average expenditure on sports and amusements is also very low, viz., 1s. 1½d. per week, 21 families returning no expenditure under this heading. Expenditure on tobacco is also small, the weekly average per family being 6d. There are only 81 families with a weekly expenditure in excess of that sum, while 103 families returned no expenditure on this item. The relatively high expenditure on insurance and contributions to benefit societies, amounting together to 6.13 per cent. on the total expenditure, indicates thrift and economy. "Other expenditure" includes a considerable variety of miscellaneous items, such as servants' wages, furniture, repairs and maintenance of property, holiday expenses, and any other outlay not specifically mentioned under any other heading. The percentage on total expenditure ranges from 10.31 for larger families in the smaller income group to 25.15 for small families with larger incomes.

8. **Conclusion.**—It is to be regretted that in an inquiry of such importance, and so closely touching the interests of the majority of the community, the response of the public in furnishing budgets of income and expenditure has been so limited. In a similar inquiry carried out in the United States of America in 1902, data were obtained as to cost of living for one year from 25,440 families, representing 124,108 persons. Many interesting investigations and important analysis could thus be carried out. Again in Germany, in 1907, schedules were distributed to 4134 families, of which 960, or 23.2 per cent., filled in the particulars for the full period of twelve months, while 699 families, or 16.9 per cent., persevered for from six to eleven months. The results of the inquiry in Australia compare very unfavourably with those in the countries mentioned, only 178, or 9.4 per cent., on the total number distributed (1500), having persevered for the full period of twelve months, and 20 families, or 1.1 per cent., for from six to eleven months. The result in those countries where the people respond willingly to inquiries of this nature is that a better knowledge of sociological and economic conditions is acquired, and the possibility of directing national development on scientific lines is enhanced. In the United States and Germany especially, it appears that the masses of the community are beginning to realise that, in so far as sociological knowledge can contribute to national success, that people have the position of advantage whose investigators discover the largest body of scientific truth, and whose practical men are the most prompt in the application of it in social organisation. A movement has recently been set on foot for an inquiry into the cost of living on an international basis. If such an inquiry be carried out in all its bearings the results should go far towards elucidating several important matters in regard to which the information at present available is meagre and unsatisfactory.



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